



Fraud or Unethical Behaviour

Ethics Line

A fraud hotline is a simple, yet highly effective management tool designed to enable concerned employees in an organisation, as well as third parties associated with an organisation, to report fraudulent, corrupt and unethical practices in the workplace.

The National Credit Regulator's (NCR) service provider for the Ethics hotline is currently KPMG.

Ethical Principles to guide you

- Perform your duties with honesty and integrity;
- Treat people with respect, fairness and courtesy;
- Accept accountability for your actions and decisions;
- Behave in a way which is above reproach;
- Comply with the rules, procedures and regulations of the company, and laws of the country;
- Use company information for the purpose for which it is intended;
- Do not misuse assets/property of the company, its customers or suppliers;
- Declare conflicts of interest or potential conflicts of interests; and
- Refuse any gift that could be regarded as exerting undue influence.

Disclaimer:

While the NCR has taken reasonable care to ensure the factual accuracy of this circular, it cannot guarantee such accuracy especially with regards to future events. Accordingly, NCR does not accept any liability for damages incurred by any party as a result of decisions or actions taken on the basis of information supplied in this Circular.

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Justification for a whistleblowing facility

- To protect the anonymity of employees wanting to blow the whistle;
- In the current economic climate employees are more prone to committing acts of fraud;
- With a whistleblowing line, the NCR will identify more instances of fraud or misconduct;
- To protect the NCR revenue/service offering;
- 42% of frauds perpetrated by purely internal fraudsters;
- 32% of frauds perpetrated by groups of internal and external fraudsters;
- 25% of frauds perpetrated by external fraudsters;
- As required by the King Code of Corporate Governance 2009;
- Because the NCR is committed to maintaining a culture of ethical compliance.

Features of the KPMG Ethics Line

- KPMG Ethics Line is an accredited external hotline service provider (EthicSA);
- The KPMG Ethics Line call centre is manned 24 hours a day, 365 days a year;
- Calls are fielded by experienced call centre agents versed in all 11 official South African languages, as well as French, Dutch, German, and Portuguese;
- All reported information is immediately captured onto a call-sheet and transmitted directly to a designated person appointed by your organisation; and
- Anonymity is encouraged – confidentiality is paramount.

3 easy steps to report fraud or unethical behaviour

- **Step 1:**
Dial **0800 20 53 17** toll-free from any Telkom landline phone
- **Step 2:**
Provide full details in respect to the violation. Such details should include:

Who is involved or doing what?

What has happened?

How was it done and how often?

Where is it done?

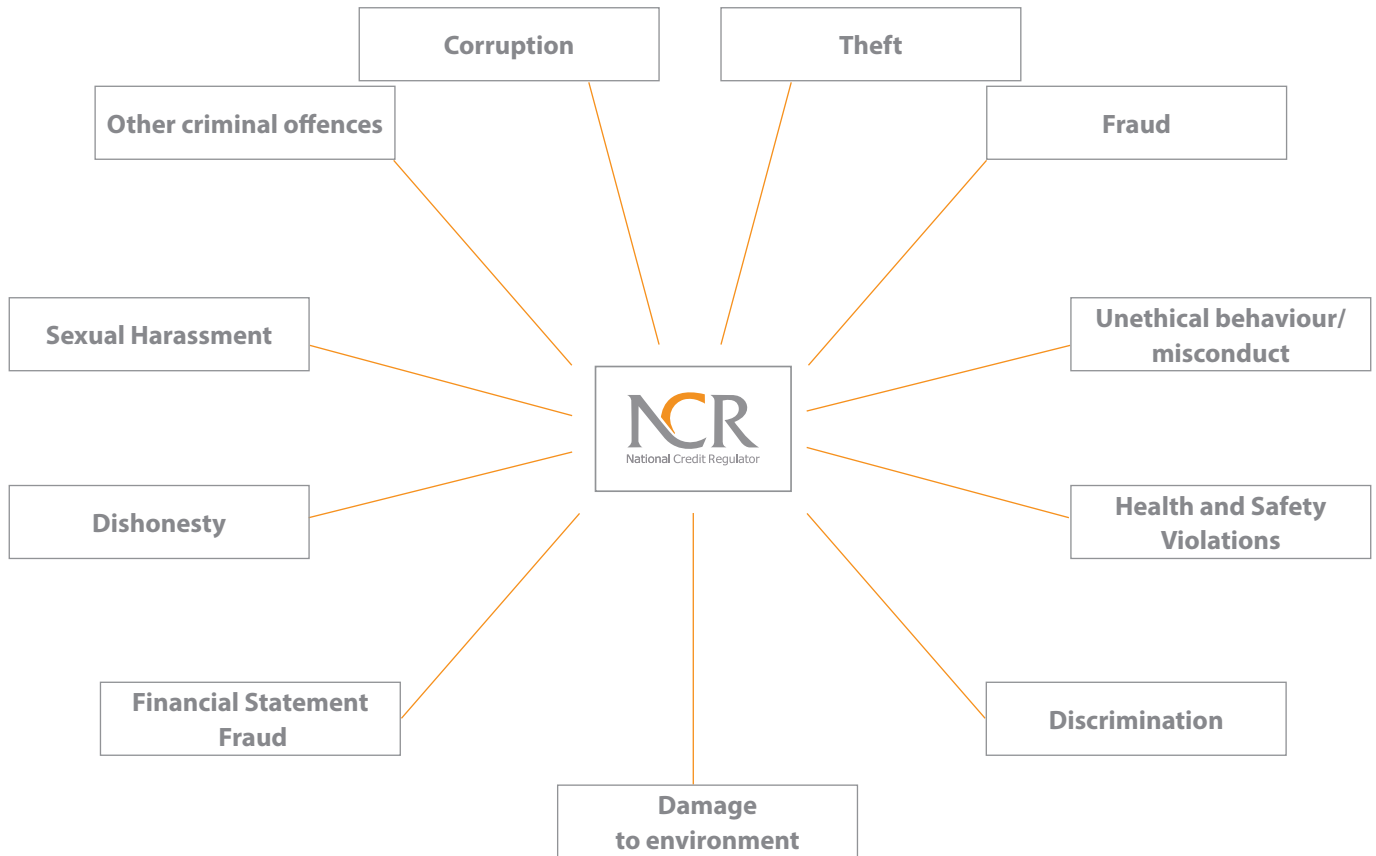
When was the incident observed?

Values involved – monetary value

- **Step 3:**
You will be given a secret reference number by the operator – keep this number confidential as you will need this number if you want to make a follow-up call (call at a later date to add to the report) or feedback call (call at a later date to obtain feedback).

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What to report to the hotline?



What should not be reported to the hotline?

- Employment grievances;
- Employment complaints;
- Petty arguments amongst staff; and
- Personality clashes.

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